



Newsletter

Vol. 19, Number 2

www.MyGSRA.com

February 2025

ERS Board Meeting February 20, 2025

By Robert Riddle

GSRA addressed the ERS Board of Directors at its February meeting. Robert Riddle presented the following notes to the Board.

Thank you for the opportunity to address the Board and guests today.

I'm here to update you on the concerns of GSRA and all state retirees. Director Potvin has given the Board an update on the condition and sustainability of the ERSGA fund today. I want to talk about the people affected by those numbers.

Over the years, our members and all ERSGA retirees have lost nearly one-third of our purchasing power, which has had significant and often severe impacts:

- Our benefits, after adjustments, have effectively been reduced by almost 2 ½ years.
- While we sincerely appreciate the adjustments made, they have only offset about three months' worth of lost purchasing power over the past 15 years.
- Compared to retirees in the Teacher Retirement System, we have received approximately 4 ½ years less in benefits.
- We surveyed GSRA members two years ago, and they reported struggling with at least one significant living expense, such as food, medication, healthcare, housing, or transportation. (Please see the handout.) Many have had to return to work to make ends meet. Unfortunately, due to health and age, working even a part-time job is not an option for many members.
- Since then, retiree purchasing power has declined by another 5%, and health insurance costs have risen by \$20 per month, likely increasing retiree's financial hardships even further.
- **We appreciate** that Governor Kemp and the General Assembly have taken steps to provide additional funding of \$1.5 billion to the ERS pension fund to address the unfunded liability. We recognize the long-term importance of these contributions to the viability of ERSGA.
- However, our members, especially those over 70, have clearly told GSRA leadership they need support now. Even with these additional funds, meaningful COLAs (Cost-of-Living Adjustments) are almost nonexistent without an annual increase of approximately \$300 million. Therefore, we strongly urge you to request and support an appropriation that allows as much of the \$1.5 billion as possible to be used for meaningful COLAs—both now and in the future.



Newsletter

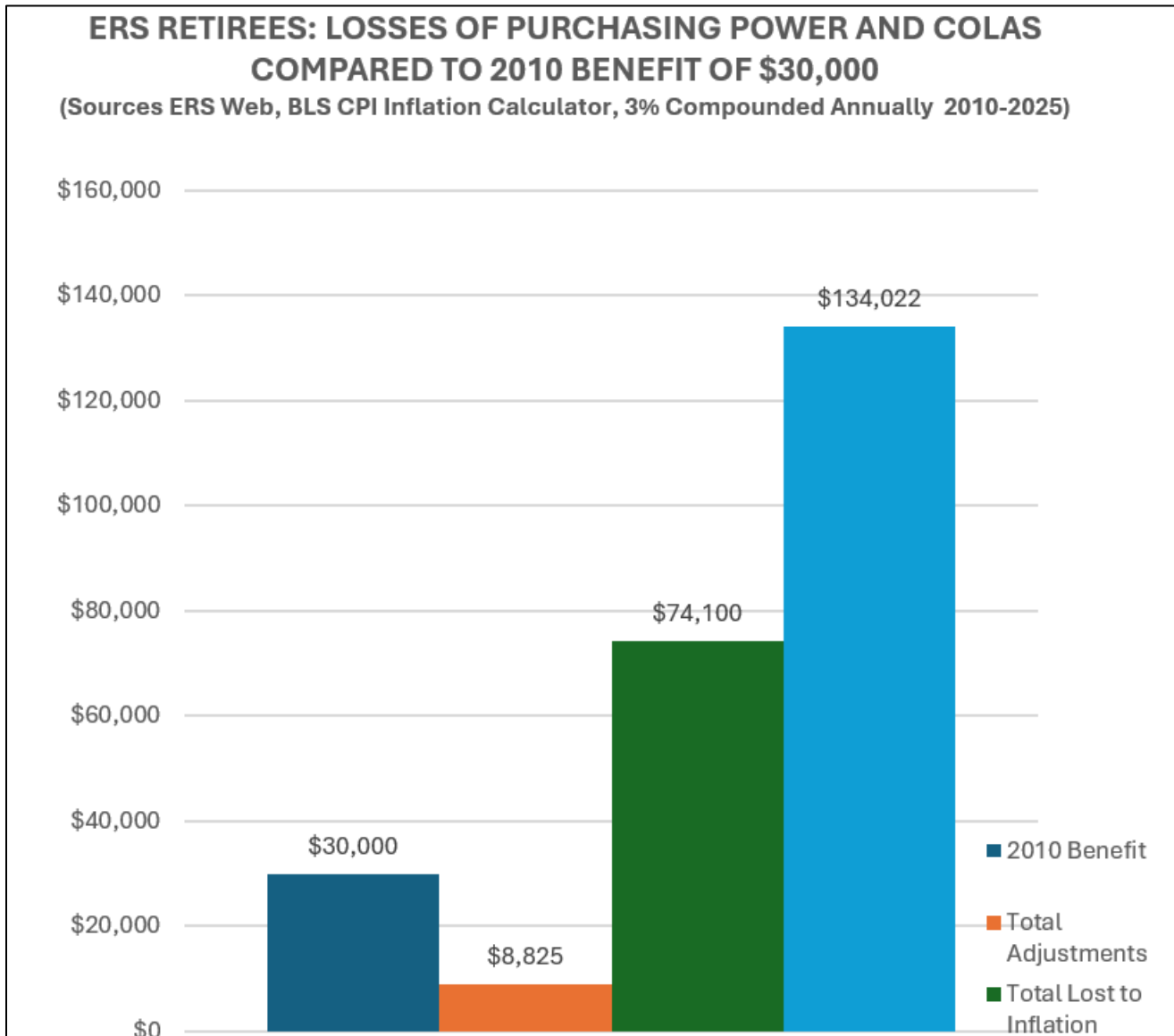
Vol. 19, Number 2

www.MyGSRA.com

February 2025

- We also respectfully request the Board agree to drop the Social Security COLA requirement that sets an unnecessary ceiling on benefits and distribute any one-time payments, such as the \$27.5 million appropriated in the amended FY2025 state budget, as soon as authorized by OPB.

Thank you again for allowing GSRA to address the Board today.





Newsletter

Vol. 19, Number 2

www.MyGSRA.com

February 2025

PROTECTING OUR PENSIONS & HEALTH INSURANCE BENEFITS

THAT IS WHAT GSRA DOES!

By Lorr Elias

We are the veterans of state agencies who sacrificed higher wages to receive COLAs (Cost of Living Adjustments) for our pensions. Those COLAs need to be restored to the level we used to get, and the teachers still get. If you are a retiree, you may have aged and had associated health problems that make working impossible. If you are still working or can work, you should be concerned about the days you cannot. Now is the time to preserve your benefits!

Membership is only \$2.00 a month! Yes, you can pay an annual fee of \$24.00 a year, but that choice results in losing members due to people forgetting to renew. Following up on lapsed memberships costs our association money in administrative fees. We don't need to lose members! Without a large membership, we will not be heard. Please encourage everyone you know to choose or convert to, Pension Deduction. You can also stop the \$2.00 donation at any time. There is NO risk!

To enroll, go to www.MyGSRA.com

OR

Call the GSRA administrative office at 770-312-2799

(Note: to find your Pension #, you will see it on your 1099 or can go to the ERS website.)

Save the Date for the 2025 GSRA Annual Meeting

By Allan Hill

GSRA is excited to announce that the 2025 Annual Meeting will be held on October 27-28, 2025, and we will return to the Robert S. Hatcher Sr. Conference Center on the Middle Georgia State University campus in Macon. We hope to have another great meeting with informative workshops, presentations, fun, fellowship, and the Annual GSRA Business Meeting and Election of Officers.

Look for information on registration and hotels in the coming months, but mark your calendars now. See you in Macon!

NEW GSRA BROCHURE

GSRA has had a hectic start to 2025, and one task on our list was updating our brochure. We needed to address our dues increase, and we also wanted to emphasize the convenience of Pension Deduction. So, with a lot of "Teamwork" and a few ZOOM Meetings, our newly "revised" brochure is at the printers and will be available for distribution soon. Please email (help@mygsra.com) or call the GSRA Office (770-312-2799), and we will be glad to mail some to you for membership recruitment and outreach.

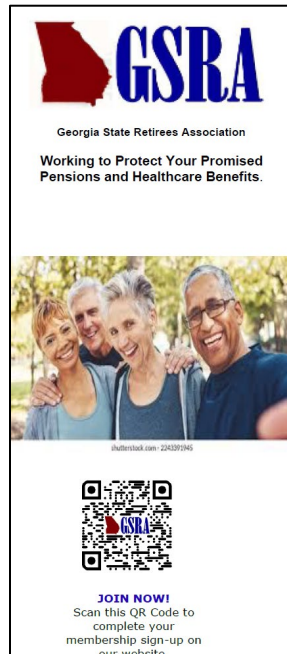


Figure 1: The new GSRA tri-fold brochure will be available soon to aid in the enrollment of new members.

Coming Soon! New GSRA Tee-Shirts!!

Show pride in your membership in GSRA while helping spread the word by getting your own GSRA tee shirt. A casual, low-cost alternative to the already available GSRA polo shirts and button-down oxfords, these shirts go great with jeans, shorts, and capris. Perfect for wearing to your local chapter meetings. Both long and short sleeve shirts will soon be available in gray, white or blue, with or without the logo on the back, in all the usual sizes.

Chapter Presidents will have a chance to “Be the First to Wear the Shirt” (you should have already gotten an email with details for ordering from help@mygsra.com). Soon, everyone will be able to order shirts through the GSRA homepage, www.mygsra.com, by clicking on “Order GSRA Merchandise” under Quick Links on the right-hand side of the page. As soon as the pricing has been determined and the website has been updated, we’ll announce the grand roll-out of the new GSRA shirts. Be the first on your block to get this great-looking tee shirt!!



Figure 2: GSRA T-shirts will soon be available for purchase. Members can choose between long or short sleeve in gray, white, or blue.



Newsletter

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February 2025

From the Banks of the Chattahoochee River

By Judy Bryson

Greetings GSRA Members:

Winter has been a busy and productive time as GSRA has engaged with legislative leaders and retirement system board members to further our efforts to acquire meaningful COLAs and get money into the hands of our members as soon as possible. To build on our organization's power and credibility, we are now moving forward with member recruitment and retention initiatives.

Membership is the lifeblood of any association. GSRA thrives on the active participation and commitment of its members, whose dedication is the cornerstone of its success. Each member brings unique skills, experiences, and insights that contribute to the dynamic fabric of GSRA.

Given our powerful membership and worthy goals, GSRA is poised to move to a new level of member recruitment and engagement. I am excited to move forward with new strategies to keep and retain our members, including:

- A fresh look at membership and recruitment outreach materials to ensure it's easy to join and participate in GSRA.
- Release new GSRA-branded shirts, hats, and products to maximize the visibility of GSRA and our mission.
- Planning for an interactive round table of GSRA leaders from around the state to share insights, identify best practices, and propose innovative solutions.

Finally, we are always eager to hear your views and ideas to strengthen our powerful group of retirees. Just send us a note at President@mygsra.com. We look forward to a Spring of moving forward with plans for an even stronger membership base.

Judy



Local GSRA Chapter News

Columbus/West Georgia Chapter

The Columbus/West Georgia chapter of GSRA held its quarterly meeting on Tuesday, February 18, 2025, at Epworth United Methodist Church. Our guest speaker was Sgt Jane Edenfield with the Columbus Police Department. Sgt Edenfield gave a very informative presentation on Identity fraud and how to protect ourselves from being victimized.



Figure 3: Sgt. Edenfield provided information on identity fraud.

There were approximately 30 members in attendance, and we also enjoyed catered sandwiches, chips, and a dessert.



Figure 4: Members enjoyed the presentation, fellowship, and a delicious lunch.

CSRA-GSRA Chapter

The CSRA-GSRA chapter's meeting was held on February 18 at the Columbia County Health Department, 1930 William Few Parkway in Grovetown. The guest speaker was Melissa Anthony with the Silver Sneakers program. Ms. Anthony gave an overview of the program. She encouraged all enrolled in the state's Medicare Advantage insurances to take advantage of this free fitness program that can be used in numerous gyms or on-line. Get started with Silver Sneakers at SilverSneakers.com.

The next meeting will be held on March 18, 2025, at the Richmond County Health Department, 950 Laney Walker Blvd., Augusta. The guest speaker will be announced on our Facebook group (CSRA-GSRA). Please join us for fellowship and to learn any information affecting your retirement that may be forthcoming during this legislative session.

Savannah Coastal Chapter

The Savannah Coastal Chapter of GSRA had a wonderful meeting on Friday, February 21, with 32 members present.



Figure 5: Thirty members enjoyed the February meeting.

Brenda Garrett of the Senior Medicare Patrol (SMP) talked with us about Medicare fraud and scams, and Lisa McKenzie of AMBA talked to us about AMBA benefits.



Figure 6: Brenda Garret of the SMP and Lisa McKenzie of AMBA provided excellent information.

Thanks to all who came.



Newsletter

Vol. 19, Number 2

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February 2025

January 2025 New GSRA Members, Welcome!

Name	County	Name	County
David Spear	Polk	Tanya Poillucci	Glynn
Michael Wightman	Fulton	J Bunn	Dekalb
Tyrone Swarn	Mitchell	William Lanier	Clayton
Nellie Graves	Fulton	Darryl Threat	Clayton
Cynthia Rodriguez	Richmond	Sabrina Allen	Clayton
John Williams	Dekalb	Cynthia Swinford	Whitfield
Gwendolyn Smith	Clayton	Donna Cannon	Out of State
Millie Faulk-Webb	Dekalb	Carletha Bryant	Ware
Christopher Wright	Gilmer		

Proud to support a retirement well earned



Call **1-855-322-7060** to learn more about Anthem's health plans for GSRA members.

Anthem. 

Anthem Blue Cross and Blue Shield is an LPP0 plan with a Medicare contract. Enrollment in Anthem Blue Cross and Blue Shield depends on contract renewal. Anthem Blue Cross and Blue Shield is the trade name of Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. Independent licensee of the Blue Cross Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.

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is proud to be a
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Annual Meeting



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Healthcare**

*2022 UnitedHealthcare Customer Experience Survey scores for Group Medicare Advantage plan members. Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract. Enrollment in the plan depends on the plan's contract renewal with Medicare.
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The Ballance Group





RETIRED MEMBERS



Georgia State Retirees Association has partnered with BMG Money's **LoansforRetirees** program to help you with unexpected expenses.

LoansforRetirees offers reliable, affordable on-line installment loans to help in times of need, regardless of your credit history.

 Emergency loans starting at \$3,000.01*

 Payments made over 26 months

 Monthly payments of \$170*

 Apply regardless of your credit score

Sign up now at

app.bmgmoney.com/signup and type
"Georgia State Retirees Association" or
"GSRA" as the name of your employer



Questions: customer.service@bmgmoney.com / 800-316-8507



*Fixed sample interest rate: 34.73% per year with a one-time fee of \$40.00. For example, a \$3,000.01 loan repaid in 26 installments over 26 months, the APR will be 35.95% and the approximate monthly payment will be \$170.00 (assuming a loan execution date of 06/01/2023). Other terms and conditions apply, and your loan may vary depending upon your loan execution date, actual payroll deduction schedule, etc. Must be employed for at least 1 year with the employer to be eligible to apply. Not all applicants will qualify for a loan. Loan is based on an agreement between the borrower and BMG Money, Inc. The Georgia State Retirees Association is not responsible for any financial aspects of LoansforRetirees.



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GEORGIA STATE RETIREES ASSOCIATION